

**THREE RIVERS COLLEGE  
PERSONNEL REGULATION**

Section: 4000 Personnel	
Sub Section: 4500 Compensation	
Title: PR 4510 Benefits	Page 1 of 6
Primary Policy: PP 4510 Employee Benefits	
Associated Policy: PP 4505 Workers' Compensation	
Supersedes: 6.3, 6.4, 6.5, 11.1, 11.2, 11.3, and 11.9	
Responsible Administrator: Director of Human Resources	
Initial Approval: 09-22-2010	Last Revision: 10-18-2023

Three Rivers College provides benefits to full-time employees only, except as required by law. The Board of Trustees considers the inclusion of said benefits on an annual basis. The extent and nature of benefits provided may vary by employee group and work schedule. Information and summary communications intended to explain benefit plans are furnished to all plan participants on a continuing basis. Additional information regarding the College benefits outlined herein is available through the office of human resources.

**Liability Insurance**

The College maintains liability insurance policies for the protection of employees and the College. A description of the coverage afforded by these policies is available to employees through the office of human resources. If the employee is witness to or involved in an incident which could conceivably expose the College and/or the employee to liability, the employee must notify campus police to initiate a report. A copy of the report will be provided to the office of financial services.

**Workers' Compensation**

College employees are covered under workers' compensation and unemployment insurance. Reference: PP 4505 – Workers' Compensation Benefits.

**Unemployment Compensation Insurance**

Both full- and part-time employees at Three Rivers College are covered by unemployment insurance. The Missouri Employment Security Law provides unemployment insurance benefits for workers who become totally or partially unemployed, if the employee meets the eligibility requirements of the law. No deductions are made from the employee's pay for this insurance; it is paid by the College. Further information is available from the Missouri Department of Labor and Industrial Relations.

**Social Security and Medicare**

College employees contribute to the Social Security System and Medicare except for instructors and certified employees covered by Public School Retirement System of Missouri (PSRS). The College matches Social Security and Medicare (FICA) contributions. Since March 31, 1986, Medicare has been deducted from new employees' earnings, but not from those full-time staff

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with PSRS membership and those with continuous employment at Three Rivers beginning prior to March 31, 1986.

**Bookstore Discounts**

College employees receive a 10% discount on merchandise purchased at the College bookstore. Employees will be required to show their College identification to receive the discount.

**Group Insurance Benefits**

Insurance payments will not be made by the College for full-time employees in federally funded programs once funding by the Federal Government has ceased.

**Medical Insurance**

The College pays the full cost of the medical premium for the base plan election for the employee. Employees may cover their spouses and/or eligible children under the group plan. If dependent coverage is elected, the employee is required to pay the monthly premium through payroll deduction. Employees may decline the coverage; however, proof of other coverage must be provided, and a declination form must be completed and filed with the office of human resources. Coverage for new employees becomes effective as specified in the summary plan description.

**Life Insurance**

The College provides employees with basic term-life and accidental death and dismemberment insurance. Employees may choose to purchase additional supplemental coverage for themselves subject to specified approved guidelines. Employees may also purchase dependent life insurance coverage on spouses and/or dependent children. The premiums for additional coverage are paid by the employee through payroll deduction.

**Dental Insurance**

The College provides employees with dental insurance coverage. Employees may cover their spouses and/or eligible children under the same group plan. If dependent coverage is elected, the employee will be required to pay the monthly premium through payroll deduction. Coverage for new employees becomes effective as specified in the summary plan description.

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**Vision Insurance**

The College pays the full cost for employee vision coverage. Employees may cover their spouses and/or eligible children under the group plan. If dependent coverage is elected, the employee pays the monthly premium through payroll deduction. Coverage for new employees becomes effective as specified in the summary plan description.

**Cafeteria Plan**

The College offers full-time eligible employees the opportunity to participate in a Premium Only Plan. This allows employer-sponsored premium payments to be paid by the employee on a pre-tax basis instead of after-tax. The Three Rivers College Premium Only Plan Document specifies participation requirements.

**Public School Retirement System (PSRS) of Missouri**

In compliance with PSRS guidelines, all full-time and part-time instructors and qualified professional staff are members of PSRS provided they work 17 hours or more per week and are employed in a position that normally requires at least 600 hours of annual service. Contributions to PSRS are matched by the College at the authorized rate. Members of PSRS are not covered by Social Security.

**Public Education Employee Retirement System (PEERS) of Missouri**

In compliance with PEERS guidelines, all employees eligible for PEERS Retirement and who work 20 hours or more per week in a position that normally requires at least 600 hours of service per year are members of The Public Education Employee Retirement System (PEERS). The College matches employees' contributions into PEERS. Members of PEERS are also covered by Social Security. The College matches employees' contributions in Social Security.

**Tax Sheltered Annuities (403b)**

The College provides for payroll deduction and processing for employees participating in tax-sheltered annuities on a voluntary basis. The College makes no contribution on the employee's behalf.

Pension and Retirement Services (PARS) provides additional investment opportunities and

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administration services for the College in compliance with federal/state tax regulations. The plan document and a list of approved 403(b) providers are available for employees to review in the office of human resources. The College does not endorse any particular policy or company.

**Tuition Waivers for Full-time Employees**

A waiver of tuition for Three Rivers College courses is provided for all full-time employees on a space available basis. Tuition remission applications must be resubmitted annually and will be applicable one academic year beginning with the fall semester. Continuing Education courses and individual instruction are not eligible for waiver of tuition.

The waiver is for tier one tuition and common fees only. Employees may enroll in courses during working hours using flex-time with the approval of their supervisor. The College president reserves the right to exempt special courses.

**Tuition Waivers for Spouses of Full-Time Employees**

A waiver of tuition is available for spouses of all full-time employees who enroll in Three Rivers College courses on a space available basis. Tuition remission applications must be resubmitted annually and will be applicable one academic year beginning with the fall semester. Continuing Education courses and individual instruction are not eligible for waiver of tuition.

The waiver is for tier one tuition and common fees only. The tuition waiver for spouses is granted only to those students not receiving institutional scholarships. The College president reserves the right to exempt special courses.

**Tuition Waivers for Qualifying Children of Full-Time Employees**

A waiver of tuition is authorized for the qualifying children (as defined by the Internal Revenue Service IRS) of all full-time employees who enroll in Three Rivers College courses on a space available basis. Tuition remission applications must be resubmitted annually and will be applicable one academic year beginning with the fall semester. Continuing Education courses and individual instruction are not eligible for waiver of tuition.

The waiver is for tier one tuition and common fees only. The tuition waiver for qualifying children is granted only to those students not receiving institutional scholarships. The College president

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reserves the right to exempt special courses.

**Air Evac**

The College provides annual family membership for Air Evac services to all full-time employees employed as of July 1 on an annual basis. Air Evac provides prepaid protection against air ambulance costs not covered by a member's insurance or medical benefits. Additional information is available by contacting the office of human resources.

**Benefits Available to Retired Employees**

All life insurance coverage is cancelled at the point of retirement. Retired employees and their dependents that received coverage under the College's group health insurance policy have the option of continuing coverage at the group rate paid by the College. Continuing coverage must be declared by the employee prior to the date of retirement. College-paid insurance will continue for retired employees until the final payment date of the last completed contract.

Retired employees and their qualifying children are provided the opportunity to access the tuition waiver for Three Rivers College courses. A waiver of tuition is authorized for the qualifying children (as defined by the Internal Revenue Service IRS) of all retired College employees who enroll in Three Rivers College courses on a space available basis. Tuition remission applications must be resubmitted annually and will be applicable one academic year beginning with the fall semester. Continuing Education courses and individual instruction are not eligible for waiver of tuition.

The waiver is for tier one tuition and common fees only. The tuition waiver for qualifying children (as defined by the IRS) is granted only to those students not receiving institutional scholarships. The College president reserves the right to exempt special courses.

Retired employees are also eligible to receive a lifetime pass to all College sporting events.

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**DOCUMENT HISTORY:**

- 09-22-2010:** Initial approval of regulation PR 4510 Benefits.
- 09-21-2016:** The College Board of Trustees approved the name change of the College from Three Rivers Community College to Three Rivers College.
- 01-18-2017:** Addition of statement "Tuition remission applications must be resubmitted annually and will be applicable one academic year beginning with the fall semester" to tuition waivers for full-time employees, spouses, and a waiver of tuition is authorized for the qualifying children (as defined by the Internal Revenue Service IRS).
- 03-22-2017:** Language edits to add clarity.
- 10-21-2020:** Removal of medical insurance annuity option (active prior to July 1, 1993); the College no longer has an employee on staff with this option.
- 03-16-2021:** Alteration of tuition waiver language to match new tuition structure.
- 10-18-2023:** Revised Cafeteria Plan section to reflect changes to a Premium Only Plan that discontinues the offering of the flexible spending and dependent care account options.